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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

1

of

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Complete if Known

Application Number	10/695,561
Filing Date	10/28/2003
First Named Inventor	Michael J. Picciallo
Art Unit	3625
Examiner Name	Amee A. Shah
Attorney Docket Number	P22,425-G USA

U.S. PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
AAS	A	US- 4,823,265	04/18/1989	Nelson	
AAS	B	US- 4,885,685	12/05/1989	Wolfberg et al.	
AAS	C	US- 5,168,372	12/01/1992	Sweeteser	
AAS	D	US- 5,220,501	06/15/1993	Lawlor	
AAS	E	US- 5,331,353	07/19/1994	Levenson et al.	
AAS	F	US- 5,450,477	09/12/1995	Amarant et al.	
AAS	G	US- 5,485,518	01/16/1996	Hunter et al.	
AAS	H	US- 5,500,513	03/19/1996	Langhans et al.	
AAS	I	US- 5,744,787	04/28/1998	Teicher	
AAS	J	US- 5,787,404	07/28/1998	Fernandez-Holmann	
AAS	K	US- 5,826,243	10/27/1998	Musmanno et al.	
AAS	L	US- 5,845,260	12/01/1998	Nakano et al.	
AAS	M	US- 5,852,811	12/22/1998	Atkins	
AAS	N	US- 5,907,831	05/25/1999	Lotvin et al.	
AAS	O	US- 5,864,830	01/26/1999	Arnetta et al.	
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AAS	Q	US- 6,021,943	02/08/2000	Chastain	
		US-			
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Signature

/Amees A. Shah/

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	10/695,561
		Filing Date	10/28/2003
		First Named Inventor	Michael J. Picciallo
		Art Unit	3625
		Examiner Name	Amee A. Shah
Sheet	2	of	2
		Attorney Docket Number	P22,425-G USA

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Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
AAS	R	BARBARA BRONSON GRAY, Bank on Youth More children are learning to save money, with financial institutions helping by offering no-fee accounts, [Valley Edition], Los Angeles Times, Feb. 12, 1993, pg.25	
AAS	S	BILL LUBINGER, The Students must heed the perils of Plastic, [Final/All Edition], The Plain Dealer, Jul 15, 1995. pg. 3E	

Examiner Signature	/Amee A. Shah/	Date Considered	10/27/2006
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Application Number	10695561
Filing Date	2003-10-28
First Named Inventor	Michael J. Picciallo
Art Unit	3625
Examiner Name	Amea A. Shah
Attorney Docket Number	P22425-G USA

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Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
AAS	1	4454414		1984-06-12	Benton	
AAS	2	4654793		1987-03-31	Elrod	
AAS	3	4859837		1989-08-22	Halpern	
AAS	4	4887950		1989-12-19	Sakayori et al.	
AAS	5	4906828		1990-03-06	Halpern	
AAS	6	4968873		1990-11-06	Dethloff et al.	
AAS	7	5287269		1994-02-15	Dorrough et al.	
AAS	8	5408082		1995-04-18	Takagi et al.	

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Examiner Name	Amea A. Shah	
Attorney Docket Number	P22425-G USA	

AAS	9	5530232		1996-06-25	Taylor	
AAS	10	5559313		1996-09-24	Claus et al.	
AAS	11	5566327		1996-10-15	Sehr	
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AAS	13	5581663		1996-12-03	Zlotin et al.	
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AAS	15	6434535		2002-08-13	Kupka et al.	
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	19					

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AAS	4	WO 01/50305			2001-07-12	Brenneman		<input type="checkbox"/>
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AAS	1	SINTON, P., "Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," San Francisco Chronicle, (October 11, 1995).	<input type="checkbox"/>
AAS	2	HEADY, R., "Brokers Compete With Lenders," The Denver Post (November 19, 1995).	<input type="checkbox"/>
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AAS	9	"Wells Fargo Student Visa Card," www.wellsfargo.com(posted May 12, 1996).	<input type="checkbox"/>
AAS	10	"Payment Card Organization Detail Next Steps On Global Chip Specification" (Master Card International, April 10, 1996).	<input type="checkbox"/>

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AAS	11	http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm (Florida State University, posted September 1996).	<input type="checkbox"/>
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AAS	13	Norwood. W., "Florida State University Aes FSU Card: A Multipurpose Identification Card," http://www.house.gov/castle/banking/norwood3.htm (posted July 10, 1996).	<input type="checkbox"/>
AAS	14	Saker, R., "This Year the War Department Aims For Fairer FSU Card Fees," http://floridalambeau.com/Int...issues/1997/021897/news.this.html (posted February 12, 1997).	<input type="checkbox"/>
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AAS	16	"New Web Site Enables Teens and Kids to Shop and Save Online," Business Week, (January 26, 1999).	<input type="checkbox"/>
AAS	17	http://www.rocketcash.com/overview/html (December 1998).	<input type="checkbox"/>
AAS	18	"Chase Manhattan, Citibank, Master Card and Visa Join Forces to Launch Pilot Program" (Master Card International, May 12, 1996).	<input type="checkbox"/>

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Examiner Signature	/Amea A. Shah/	Date Considered	10/24/2006
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